

Mayor Bridges became its Chairperson the following year. From 1985 to 1994, he was elected and served on the Township Committee, during which his peers on the township committee elected him to serve in the capacities of both Major and Deputy Mayor. In 1995, Ewing Township held its first mayoral election and elected Alfred W. Bridges to serve as Mayor.

Throughout his tenure, Mayor Bridges' contributions have enriched and enhanced our community. He has overseen the preparation and approval of the Green Acres grants valued at \$1.5 million dollars as well as the extension of the Hollowbrook Community Center valued at \$800,000. Mayor Bridges also oversaw the building of a new municipal and police complex, the creation of an Economic Redevelopment Agency and the procurement of a \$4.5 million dollar low interest loan to reduce flooding in Ewing Township.

In addition to his public service, Major Bridges is the Vice President for Government Relations at The College of New Jersey, where he was worked in various capacities since 1970. Mayor Bridges worked as a high school teacher in the Trenton school system after receiving his Bachelor of Arts degree from The College in 1969. He holds a Masters Degree from Rider College.

Once again, I rise to commend Major Al Bridges on his contributions to our community and to wish him much success in all of his future endeavors, and I ask my colleagues to join me in recognizing his lifetime of service to citizens of Ewing Township and New Jersey.

**EXPRESSING THE SENSE OF CONGRESS REGARDING THE CRASH OF AMERICAN AIRLINES FLIGHT 587**

SPEECH OF

**HON. JOSEPH CROWLEY**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Friday, November 16, 2001*

Mr. CROWLEY. Mr. Speaker, I rise in support of this important resolution expressing the feelings of this body regarding the crash of American Airlines Flight 587. I commend my colleague from New York, Mr. WEINER, for sponsoring such an appropriate measure in the immediate aftermath of this tragic event. The resolution speaks for itself, but I would like to speak on behalf of those in the 7th District who have been hurt, in very different ways, by this tragedy.

First, I would like to express my condolences to the families and friends of those who died. There are many in my District, including myself, who have personal links with the area that has been hit. My mother grew up in the Rockaways just blocks from the crash site, and my aunt still lives there today. There are many others with similar ties to this neighborhood. We all hope that the community there will come together and recover both swiftly and strongly. The events of September 11th, have really hit this wonderful community hard. It is going to take even more courage and strength for this neighborhood to rebuild.

Second, I would like to pay tribute to the many individuals who selflessly and instinctively threw themselves into the rescue efforts. There acts were a noble reminder of the heroism displayed only weeks before, during the

terrorist attacks of the World Trade Center, which touched the hearts of us all. The emergency services once again lived up to their outstanding reputation and performed with dedicated professionalism. Once again, several volunteers disregarded their personal safety and helped any way they could. Twice now in two months tragedy has hit our city from the air; twice also has the brave endeavor of our people risen to meet that challenge.

Finally, I would like to express my empathy with the loss that has been borne by the Dominican people both in the Dominican Republic and in New York. This is a grievous blow to the community, much of it residing in the 7th District, which is home to many Dominicans by either birth or descent. In particular, it is a personal tragedy for many individuals and families. We can only have hope in the natural resilience and camaraderie of the Dominican community to support all concerned in this bleak hour.

We here in Congress do express our sympathy and admiration for all that has happened. But we must also once again strive to ensure that all was not in vain and lessons shall be learned from this catastrophe.

**ENSURE SMALL BUSINESSES' FAIR AND EQUAL ACCESS TO COMPETITIVE AND AFFORDABLE INSURANCE PRODUCTS AND SERVICES**

**HON. LUIS V. GUTIERREZ**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Monday, November 19, 2001*

Mr. GUTIERREZ. Mr. Speaker, today I am introducing the "Small Business Insurance Data Disclosure Act of 2001," a bill to provide for public access to information regarding the availability of insurance for small businesses.

There is no doubt that small businesses have played a significant role in the unprecedented economic prosperity we have enjoyed during the last decade.

America's 25.5 million small businesses represent more than 99 percent of our nation's employers. They employ 51 percent of the private sector workforce and create more than 80 percent of all the net new jobs in the United States.

In 2000, there were 612,400 new employer firms, an increase of 4.3 percent from 1999. Small business bankruptcies decreased by 14.8 percent between 1999 and 2000, to the lowest level in more than 20 years. And the business failure index also decreased by 1.7 percent since 1999.

Small businesses, however, are also the most vulnerable market sector in times of economic uncertainty or downturn and assuredly experience difficulties with making loan payments on existing debts, paying employees, paying vendors, paying rent, insurance premiums or other operating expenses and securing financing for their businesses.

The commercial insurers are preparing small business policyholders for rate increases. Please consider the following:

According to an Insurance Insider report, insurance premiums for restaurants are expected to rise by an average of at least 15 percent. More than 70 percent of our nation's restaurants are small businesses and are cur-

rently experiencing declining revenues. Now, their already weakened balance sheets must incorporate anticipated premium increases.

Lack of affordable and adequate insurance will severely limit the ability of entrepreneurs to obtain credit for starting, growing or expanding a small business. Hence, there will be fewer new or increased revenue streams to flow into our already slowed economy.

To address these problems, this Act requires insurance companies to compile and make public sufficient data for analyses of the availability and affordability of small business insurance. That data would include the following information for small business insurance: race/ethnicity, gender, census tract, annual revenue of the small business, number of small business policies and amount of premiums, number of cancellations and non-renewals and the aggregate losses by the insurance companies.

This Act is strongly supported by numerous grassroots organizations among which are the National Community Reinvestment Coalition; National Congress for Community Economic Development; Woodstock Institute (IL); Women's Business Development Center of Chicago (IL); Rural Opportunities (NY); California Reinvestment Coalition; Fairness in Rural Lending (WI); Women's Business Development Center of Philadelphia (PA); Nevada Fair Housing Center; Delaware Community Reinvestment Action Council; Chicago Association of Neighborhood Development Organizations (IL); Center for Women and Enterprise (MA); Coalition of Neighborhoods (OH); Community Equity Investments, Inc. (FL); Dallas/Ft. Worth/Arlington Minority Business Development Center (TX) and the Hispanic Economic Development Corporation.

Mr. Speaker, I urge my colleagues to support this much-needed legislation to ensure that small businesses are afforded equal access to affordable insurance products.

**HONORING THE 50TH ANNIVERSARY OF JET MAGAZINE**

SPEECH OF

**HON. MAJOR R. OWENS**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, November 15, 2001*

Mr. OWENS. Mr. Speaker, I rise today to honor a publication which strongly supports the legacy of African American Cultural Identity. For too long the living history and cultural identity of the African American community has been squelched or denied altogether. Our African cultural identity has been diminished by the American political realities of the slave trade, segregation, discrimination and racism.

The historical contributions that Africans have made globally and African Americans have made to America have been shrouded by ignorance and bigotry. The majesty and the grandeur, of the African American cultural experience, can only be told by those who know it. John Johnson knows it and through Jet Magazine the Johnson Publishing Company, has shown it for more than 50 years.

Johnson Publishing Company, one of the nation's largest Black-Owned businesses, has stood on the vanguard, disseminating the beauty, the strength and the pride of the African American community through such publications as: the Negro Digest; Ebony Magazine